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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

KAWAN, Joseph C., et al.

Serial No. 09/276,823



Group Art Unit: 2766

Examiner: Not Assigned

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JUL 16 1999
Group 2700

Filed: 03/26/99

For: SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE
UTILIZING VALUE-STORING APPLICATIONS**INFORMATION DISCLOSURE STATEMENT**Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

Pursuant to Applicant's duty of disclosure under 37 C.F.R. §§1.56 and 1.97-1.99, the documents listed on the attached Form PTO-1449 are being brought to the attention of the Examiner in charge of the captioned application.

The Examiner is respectfully requested to initial in the space adjacent to the listing of each documents on Form PTO-1449, and return a copy of the initialed Form PTO-1449 with the next communication to Applicant, to confirm that these documents have been considered by the Examiner and made of record in this application.

Certification under § 1.97(b):

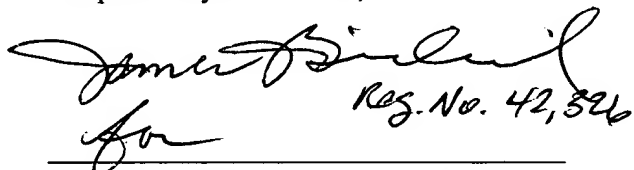
This statement is being filed within three months of the filing date of a national application and before the mailing date of a first Office action on the merits. Accordingly, Applicant does not believe any fee is due.

Please charge any additional fees or credit any overpayment to Deposit Account No. 16-1435.

The above information is presented so that the Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§1.104(a) and 1.106(b) concerning the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Examiner has any questions or wishes to discuss this application, kindly telephone the undersigned.

Respectfully submitted,



Reg. No. 42,326

George T. Marcou
Registration No. 33,014

Date: 7/12/99
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EXPRESS MAIL CERTIFICATE

2766

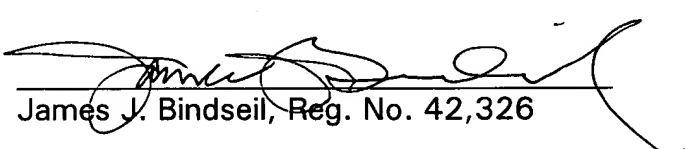
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"Express Mail" mailing label # : EJ871765220US
Date of Deposit : July 12, 1999
Type of Document(s) :
- Information Disclosure Statement
- Form PTO-1449 (Information Disclosure Citation)
- References (8 U.S. patents/10 articles)
- Return Receipt Postcard
Serial No. : 09/276,823
Filing Date : March 26, 1999

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


James J. Bindseil, Reg. No. 42,326